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and Credit Union of Texas

**EOD**  
02/06/2007

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF TEXAS  
(SHERMAN DIVISION)

IN RE:	)	
	)	
JAMES U. HWANG	)	
Debtor	)	CASE NO. 05-41011-btr-7
	)	
CREDIT UNION SERVICES, INC.	)	
and CREDIT UNION OF TEXAS	)	
Plaintiffs	)	ADVERSARY NO. 05-04246
	)	
vs.	)	
	)	
JAMES U. HWANG	)	
Defendant	)	

AGREED JUDGMENT EXCEPTING DEBT FROM DISCHARGE

ON THIS DAY, came on to be considered the Complaint to Determine Dischargeability of a Debt brought by CREDIT UNION OF TEXAS, Plaintiff, against JAMES U. HWANG, Defendant, in the above-numbered and entitled adversary action. The Court finds that the parties have reached an agreement in this matter and that the agreement is well taken and should be granted. The Court finds that the sum of \$100,000.00, with interest at the rate of 5.08% per annum from the date of judgment, should be excepted from the Defendant's discharge for the benefit of CREDIT UNION OF TEXAS in accordance with the agreement. It is therefore,

ORDERED, ADJUDGED AND DECREED, that the sum of \$100,000.00, with interest at

the rate of 5.08% per annum from the date of judgment, owed to CREDIT UNION OF TEXAS be, and the same is hereby excepted, from the Defendant's discharge.

IT IS FURTHER ORDERED, ADJUDGED AND DECREED that Plaintiff, CREDIT UNION OF TEXAS, is awarded Judgment in the sum of \$100,000.00, with interest at the rate of 5.08% per annum from the date of judgment, against Defendant JAMES U. HWANG.

All other relief requested but not specifically granted herein is denied.

SIGNED this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.

Signed on 2/6/2007

Brenda T. Rhoades SR  
HONORABLE BRENDA T. RHOADES,  
UNITED STATES BANKRUPTCY JUDGE

APPROVED:

BLALACK & WILLIAMS, P.C.  
Attorneys for Plaintiffs

LARRY K. HERCULES, P.C.  
Attorney for Debtor/Defendant

/s/ Robert A. Woodcock  
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